

IN THE ASSOCIATE CIRCUIT COURT OF JACKSON COUNTY, MISSOURI
AT INDEPENDENCE

WILLIAM G. COWNIE

Plaintiff

v.

CASE NO:

SEQUIUM ASSET SOLUTIONS, LLC

Defendants

**SERVICE INSTRUCTIONS
FOR DEFENDANT SEQUIUM ASSET SOLUTIONS, LLC:**

Forward to Sheriff of Cole County, Missouri
350 E High St., Jefferson City MO 64101

For service on Sequium Asset Solutions, LLC
Registered Agent:
Registered Agent Solutions, Inc,
3225-A Emerald Ln
Jefferson City MO 65109

**PLAINTIFF'S VERIFIED PETITION FOR VIOLATION OF THE FAIR DEBT
COLLECTION PRACTICES ACT**

COMES NOW, Plaintiff, William G. Cownie, in violation of the Debt Collection Practices Act, 15 U.S.C. §1692(a) et seq. (hereinafter, the FDCPA), and for his cause of action against Sequium Asset Solutions, LLC and states as follows:

1. Plaintiff is a citizen of the United States and resident of Lees Summit, Jackson County, Missouri.
2. Defendant Sequium Asset Solutions, LLC (hereinafter referred to as "Defendant") is a Foreign Corporation licensed to do and doing business in the State of Missouri.

3. Defendant was retained by AT&T Mobility to collect consumer debts owed or allegedly owed to AT&T by Plaintiff. This step was taken though a port of Plaintiff's cell phones from Verizon to AT&T failed. Plaintiff never actually received any services from AT&T.
4. This court has subject matter jurisdiction because this is an original action relating a cause of action arising within this State not otherwise within the exclusive subject matter jurisdiction of the federal courts. V.A.M.S. § 478.070 (1986)
5. This court has personal jurisdiction over each Defendant herein because each Defendant was transacting business within this State, and/or committed tortious acts within this State, and the causes of action herein alleged arise therefrom. V.A.M.S. § 506.500 (1986)
6. Venue is proper in this court because all acts complained of herein occurred within Jackson County, Missouri.
7. Prior to any invoices being sent, Plaintiff made numerous phone calls to different representatives at AT&T Mobility to try to resolve this matter. AT&T Mobility was never able to port the services from Verizon to AT&T.
8. Defendant has stated in the attached Exhibit E that they are a debt collector for AT&T Mobility, within the meaning of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692(a) et seq, in as much as it operates a business the principal purpose of which is to attempt to collect

debts owed or asserted to be owed to AT&T Mobility (and other businesses), and regularly employs the mails in connection therewith.

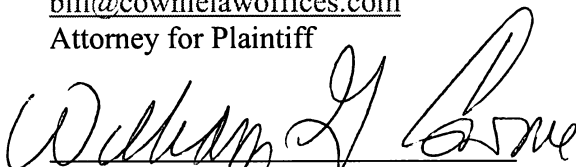
9. On July 7, 2020, an invoice was sent to Plaintiff (See Exhibit A). In response to this invoice, for services that were never rendered, Plaintiff requested debt verification of said debt (See Exhibit B).
10. Additionally, since Defendant sent another invoice, from a different address, on July 8, 2020, Plaintiff wrote another letter to Defendant requesting debt verification (See Exhibit C) for services that were never rendered.
11. Instead of suspending collection efforts, Defendant made another attempt to collect the debt for services that were not provided on July 9, 2020 (See Exhibit D).
12. Instead of suspending collection efforts, Defendant made a second attempt to collect the debt on July 11, 2020. (See Exhibit E).
13. Plaintiff has yet to receive verification of the debt for services that were not provided.
14. Each of the two attempts to collect a debt for services that were not provided after verification was requested from Defendant to Plaintiff constituted violations of FDCPA §1692.
15. Each act complained of herein was willful, wanton, and malicious, and evidenced a deliberate indifference to Plaintiff's rights.

WHEREFORE, Plaintiff prays that this court order the following relief as to Defendant:

- A. Presumed damages of \$1,000.00 per act, as provided by the FDCPA, plus actual damages in an amount not exceeding \$5,000.00;
- B. Exemplary or punitive damages;
- C. Costs of maintaining this action, including fair and reasonable attorneys' fees as provided by the FDCPA; and
- D. Such other and further relief as this court deems just and proper.

Respectfully Submitted,

/s/ William G. Cownie
William G Cownie #32368
212 NE Tudor Rd
Lees Summit MO 64063
816-525-9200
816-817-9300 (Fax)
bill@cownielawoffices.com
Attorney for Plaintiff


William G. Cownie

8-10-2020
Date

STATE OF MISSOURI)
)ss.
COUNTY OF JACKSON)

Subscribed and sworn to before me, a Notary Public, on this 10 day of

Aug, 2020.


Notary Public
MCE:



AMY GARLAND
My Commission Expires
April 16, 2021
Jackson County
Commission #13400210

bill@cownielawoffices.com

From: Inquiry <inquiry@sequium.com>
Sent: Thursday, July 9, 2020 4:56 PM
To: bill@cownielawoffices.com
Subject: Re: [EXTERNAL]Inquiry
Attachments: billImage.pdf

Thank you for reaching out to us about your account. Attached is your final bill of \$206.08 which also includes detailed balance information.

You may visit www.sequium.com to make a payment using your debit/credit card or checking account. Please feel free to reach out to us if you need additional payment options.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

From: Webdavid@sequium.com <Webdavid@sequium.com>
Sent: Tuesday, July 7, 2020 11:30 AM
To: Inquiry <inquiry@sequium.com>
Cc: bill@cownielawoffices.com <bill@cownielawoffices.com>
Subject: [EXTERNAL]Inquiry

Name: william cownie
Email Id: bill@cownielawoffices.com
Phone: 8168384515
Reference Number: 35912728
Message:

I received your e-mail today saying that I owe money to ATT. I have stated several times to ATT that this was a failed port over from Verizon. I never received any services from ATT and owe nothing. Please allow this to serve as a request per the Fair Debt Collection Practices Act to verify this debt. [EXTERNAL]

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Ex A



WILLIAM GARRY COWNIE
5513 NW MOONLIGHT MEADOW DR
LEES SUMMIT, MO 64064-1283

Page: 1 of 3
Issue Date: Apr 28, 2020
Account Number: 276036662247

Managing your AT&T bills, products, and services on the go? It's a snap with myAT&T. Go to att.com/myatt to sign in or sign up.

Total due

\$206.08



Past due: \$219.23

Total services: -\$13.15

Account summary

Your last bill	\$219.23
Past due	\$219.23

Service summary

 Account charges	Page 2	\$5.75
 Wireless	Page 2	-\$18.90
Total services		-\$13.15

Total due **\$206.08**

AutoPay is scheduled to charge your card on May 05, 2020

Ways to pay and manage your account:

 myAT&T app
iPhone and Android

 att.com/pay

 Call 611 or
800.331.0500



Service activity

Account charges

Activity since last bill		Mar 29 - Apr 28	
1. Late Payment Fee		Apr 28	\$5.75 < One-time charge
Total for Account charges			\$5.75

Wireless

Number	Page	Activity since last bill	Surcharges & fees	Government taxes & fees	Total
Group 1		-\$18.67	-\$0.14	-\$0.09	-\$18.90
Total		-\$18.67	-\$0.14	-\$0.09	-\$18.90

Group 1 2 Devices

Activity since last bill		Mar 29 - Apr 28	
1. AT&T Unlimited Extra(SM)		Mar 31 - Apr 28	-\$56.00 < Service changed on Mar 31 - partial month credit
2. Discount for AT&T Unlimited one phone		Mar 31 - Apr 28	-\$37.34 < Service changed on Mar 31 - partial month credit
3. AT&T Unlimited Extra(SM)		Mar 31 - Apr 28	\$74.67 < Service changed on Mar 31 - partial month charge
Surcharges & fees			
4. Federal Universal Service Charge			-\$0.06
5. Municipal Gross Receipts Surcharge			-\$0.08
Government taxes & fees			
6. City Sales Tax - Telecom			-\$0.02
7. County Sales Tax - Telecom			-\$0.02
8. MO State Sales Tax - Telecom			-\$0.05
Total for Group 1			-\$18.90
Total for Wireless			-\$18.90



News you can use

This bill includes a past due balance

If payment has already been made, thank you, please disregard. If not, payment must be made immediately. Please send your payment, including current charges, in the enclosed envelope. You may also pay 24 hours a day, by major credit card or electronic check at 800.331.8500, or att.com/pay. If you have questions regarding your account, contact us at 800.947.5096.

Important information

Late payment fee

The late payment fee for consumer and Signature bills not paid in full by the payment due date is up to \$7.00.

Electronic check conversion

Paying by check authorizes AT&T to use the information from your check to make a one-time electronic fund transfer from your account. Funds may be withdrawn from your account as soon as your payment is received. If we cannot process the transaction electronically, you authorize AT&T to present an image copy of your check for payment. Your original check will be destroyed once processed. If your check is returned unpaid you agree to pay such fees as identified in the terms and conditions of your agreement, up to \$30. Returned checks may be presented electronically.

Surcharges and other fees

AT&T imposes additional charges on a per line basis, including federal and state universal service charges, an Administrative Fee (to defray certain expenses including charges AT&T or its agents pay to interconnect with other carriers to deliver calls from AT&T customers to their customers, and charges associated with cell site rents and maintenance), and a Regulatory Cost Recovery Charge (to recover costs of compliance with certain government imposed regulatory requirements, including Wireless Number Portability and Number Pooling, and E911). These fees are not taxes or charges that the government requires AT&T to collect from its customers. See att.com/mobilityfees for details.

AT&T Mobility Center for customers with disabilities

Questions on accessibility by persons with disabilities: 866.241.6568.

Written correspondence

Do not send notes/letters with payment. We cannot guarantee receipt. Send notes/letters to AT&T, P.O. Box 5074, Carol Stream, Illinois 60197-5074 or FAX 314.242.0792.

Wireless DirectBill charges

Detail of DirectBill charges can be viewed at att.com/db. The direct billing option offers you the ability to purchase content, goods and features such as apps, games, donations, and services from AT&T and other companies by applying charges to your wireless account.

Tax ID

AT&T Mobility Tax ID 84-1659970

Wireless Services provided by AT&T Mobility, LLC.

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bill@cownielawoffices.com

From: Webdavid@sequium.com
Sent: Tuesday, July 7, 2020 10:31 AM
To: inquiry@sequium.com
Cc: bill@cownielawoffices.com
Subject: Inquiry

Name: william cownie
Email Id: bill@cownielawoffices.com
Phone: 8168384515
Reference Number: 35912728

Message:

I received your e-mail today saying that I owe money to ATT. I have stated several times to ATT that this was a failed port over from Verizon. I never received any services from ATT and owe nothing. Please allow this to serve as a request per the Fair Debt Collection Practices Act to verify this debt.

Ex B

bill@cownielawoffices.com

From: Inquiry <inquiry@sequium.com>
Sent: Thursday, July 9, 2020 4:56 PM
To: bill@cownielawoffices.com
Subject: Re: [EXTERNAL]Inquiry
Attachments: billImage.pdf

Thank you for reaching out to us about your account. Attached is your final bill of \$206.08 which also includes detailed balance information.

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From: Webdavid@sequium.com <Webdavid@sequium.com>
Sent: Tuesday, July 7, 2020 11:30 AM
To: Inquiry <inquiry@sequium.com>
Cc: bill@cownielawoffices.com <bill@cownielawoffices.com>
Subject: [EXTERNAL]Inquiry

Name: william cownie
Email Id: bill@cownielawoffices.com
Phone: 8168384515
Reference Number: 35912728
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Ex A

*Attorney**Law Office of William G. Cownie, LLC**Paralegal:**William G. Cownie**Amy Garland*

July 8, 2020

Sequium Asset Solutions
Suite 150
1130 Northchase Pkwy
Marietta GA 30067

**RE: YOUR CLIENT: A.T.&T.
YOUR FILE NO: 35912728**

Dear Sir/Madam:

This letter will acknowledge receipt of tiyr e-notice dated 7/7/2020 (paper copy attached) for the above-referenced matter. Pursuant to the Federal Fair Debt Collection Practices Act, please allow this to serve as a request for any documents that support this debt. I dispute the validity of this debt as I received no services from A.T. & T due to a failed port from Verizon.

I await your reply.

Very truly yours,

William G Cownie
WGC/ag

212 NE Tudor Rd, Lee's Summit, MO 64086
Voice: 816 525 9200 Fax: 816 817-9300

Bill@CownielawOffices.comAmy@CownielawOffices.com

Ex C

bill@cownielawoffices.com

From: Inquiry <inquiry@sequium.com>
Sent: Thursday, July 9, 2020 4:56 PM
To: bill@cownielawoffices.com
Subject: Re: [EXTERNAL]Inquiry
Attachments: billimage.pdf

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Subject: [EXTERNAL]Inquiry

Name: william cownie
Email Id: bill@cownielawoffices.com
Phone: 8168384515
Reference Number: 35912728

Message:

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Ex D

Sequium Asset Solutions, LLC^{2016-CV16456}

1130 Northchase Parkway, Suite 150

Marietta, GA 30067


Toll-Free: 8333880603

Hours: Monday through Friday 9 AM - 5 PM Eastern Time Zone


Account Information	
Date:	07/02/20
Reference #:	35912728
Creditor Name:	At&T Mobility
Creditor Account #:	276036662247
Total Due:	\$206.08

Don't want to speak to a representative? Please visit www.sequium.com to communicate with us about your account.







Secure, Convenient and Easy to Use.
You can now pay online at:
www.sequium.com
We accept all major credit cards



You can now make payments using our mobile app. Download Now!



Telephone Hours:
Monday - Friday, 9 AM - 5 PM EST.
Toll-Free: 8333880603
Fax: 878-228-0019



Send Mail To:
Sequium Asset Solutions, LLC
1130 Northchase Parkway, Suite 150
Marietta, GA 30067

7/11/20
WGC

Dear William Garry Cownie:

The account listed above has been in a delinquent status for an extended period of time and remains unresolved.

We are willing to work with you in an effort to resolve the remaining balance and encourage you to communicate with our office to put this matter behind you.

You can contact us at the phone number listed above or you can communicate with us about your account at www.sequium.com.

If you would like to make a payment on your account we have convenient ways to pay:

- Pay Online: Please visit www.sequium.com to communicate with us about your account
- Pay By Mobile App: Please download our mobile app from the App Store or Play Store
- Pay By Phone: Please call the number listed above and speak with a representative
- Pay By Mail: Please enclose the bottom portion of this letter with your payment

Thank you for your time and attention to this matter. We look forward to helping you resolve this outstanding obligation.

Sincerely,
Sequium Asset Solutions, LLC

You are hereby notified that a negative credit report reflection on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Please be advised this matter will not be reported to a credit reporting agency until the 30 day validation notice, as stated below, has expired or validation has been sent to you.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

FRMC // 01047 // 19972 / 212077431840 / 0018218 / 0060

*** Detach Lower Portion And Return With Payment ***

PO Box 1699
Southgate, MI 48195-0699
CHANGE SERVICE REQUESTED

William Garry Cownie	
Reference #:	35912728
Creditor Name:	At&T Mobility
Creditor Account #:	276036662247
Total Due:	\$206.08
Amount Enclosed:	\$



William Garry Cownie
5513 NW Moonlight Meadow Dr
Lees Summit, MO 64064-1283

Sequium Asset Solutions, LLC
1130 Northchase Parkway, Suite 150
Marietta, GA 30067

Ex E